



Improve your ability to rate and underwrite based on local fire responses

Accurately rate and underwrite local fire responses, increase efficiency and identify new areas for profitable business growth with LexisNexis® Fire and Disaster Response Score.

Home insurers face a number of pain points when it comes to accurately rating and underwriting local fire response capabilities. Existing rating solutions are largely survey-based, versus our data driven solution, and they can require significant IT investment, which translates into a high price point. Not only that, often these solutions deliver multiple results that open the door to subjective discretion by both consumers and agents, leading to inaccurate rates. These drawbacks leave insurers vulnerable to loss and can negatively impact business performance.

LexisNexis® Fire and Disaster Response Score helps resolve all these issues, allowing insurers to better understand and more accurately and efficiently rate for fire responses.

More accurately rate and underwrite fire risk

LexisNexis Fire and Disaster Response Score uses advanced predictive modeling techniques and leverages robust data assets to deliver a more predictive local fire response score for use in your underwriting and pricing processes. Our scoring system is address-specific and delivers a single score for each property.

This data-driven approach to fire response scoring incorporates cutting edge geo spatial technology, historic fire department responses, realistic drive times from the responding station to the insured property, historic loss data and much more—all of which converge to provide a more accurate, up-to-date score.

Scores built on credible data can effectively identify up to 40% of policies as being unprofitable for fire risk.

Streamline processes and reduce expenses

The solution's single-point-of-entry access reduces IT implementation time and cost. Additionally, our data-driven approach allows us to offer customers a competitive price point without sacrificing quality and coverage.

Achieve profitable business growth

LexisNexis Fire and Disaster Response Score allows insurers to identify new opportunities for profitable business growth through timely visibility into granular fire risk data. Discover where your book of business presents higher levels of risk than desired, relative to your underwriting strategy. Gain valuable risk-related insights that allow you to make cost-effective business decisions.

Benefits

- More accurate and predictive scoring that better reflects risk and helps protect your business against loss
- Minimal IT investment, freeing you to invest your valuable resources to grow your business
- A competitive and affordable price point that saves you money without compromising on quality
- Reduced vulnerability to fraud, abuse and errors through data-driven, logic-based scoring



Insurance

For more information, call 800.458.9197 or email insurance.sales@lexisnexisrisk.com

About LexisNexis Risk Solutions

LexisNexis Risk Solutions harnesses the power of data and advanced analytics to provide insights that help businesses and governmental entities reduce risk and improve decisions to benefit people around the globe. We provide data and technology solutions for a wide range of industries including insurance, financial services, healthcare and government. Headquartered in metro Atlanta, Georgia, we have offices throughout the world and are part of RELX Group (LSE: REL/NYSE: RELX), a global provider of information and analytics for professional and business customers across industries. RELX is a FTSE 100 company and is based in London. For more information, please visit www.risk.lexisnexis.com, and www.relx.com.

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